IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

IN RE.:
JONATHAN ARROYO MUNIZ
SSN.:XXX-XX-4007

DEBTOR

CASE NUMBER: 20-00697

CHAPTER 13

CERTIFICATE OF SERVICE FOR THE PLAN DATED MARCH 5, 2020

I hereby certify that on this same date I have electronically filed **Chapter 13 Plan dated March 5, 2020, 2020** for debtor's petition with the Clerk of the Court using a CM/ECF system which sends notification of such filing to **US Trustee**, Monsita Lecaroz Arribas, Esq., <u>ustpregion21.hr.ecf@usdoj.gov</u>; **Chapter 13 Trustee**, and to all creditor users of the system. I further certify that I have served copy of the above filed document thereof in the US Mail to the non CM/ECF participants, and to all parties in interest as per attached Master Address List, copy of which was attached to the original of this document.

Objections to the confirmation of a chapter 13 plan that is timely filed and noticed prior to the § 341 meeting of creditors must be filed not later than seven (7) days after the date of the § 341 meeting of creditors. If the § 341 meeting of creditors is continued to another date, objections must be filed not later than seven (7) days after the continuation date.

An objection to confirmation of a chapter 13 plan shall be made by motion setting forth the facts and legal arguments that give rise to the objection in insufficiently detail to allow the debtor to file a reply or an amended plan that addresses the objection.

The chapter 13 trustee may elect to object to the confirmation of a chapter 13 plan in the minute of the § 341 meeting of creditors instead of filing a separate motion of objection under subsection (c)(1) and (c)(2) of this local rule.

An oral objection may be made on the record at the § 341 meeting of creditors by any party in interest, and shall be included in the minutes of the § 341 meeting of creditors. The oral objection included in the minutes of § 341 meeting of creditors may substitute the separate motion of objection required to be filed not later than seven (7) days after the meeting of creditors by subsections (c)(1) and (c)(2) of this local rule. However, if the oral objection is not resolved to the satisfaction of the objecting reiterating the oral objection no later than seven (7) days prior to the first confirmation hearing in order to preserve its objection.

The objecting party shall file the objection with the court and serve the objections on the chapter 13 trustee, the debtor, and the debtor's attorney. The objection shall be accompanied by proof of service evidencing compliance with this requirement.

If an objection to a chapter 13 plan is filed, the debtor must within seven (7) days after service of the objection file either:

- (A) and amended plan that addresses each objection; or
- (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if reconsider and withdraw its objection.

In Mayagüez, Puerto Rico this 5th day of March 2020.

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

In Re	JONATHAN ARROYO MUNIZ	Case No.: 20-00697				
		Cha	pter 13			
XXX-X	(X- 4007 (X	☐ Check if this is a Pr	e-Confirmation a	ımended plan.		
UZWZWZ E	ocal Form G apter 13 Plan dated03/05/2020	□ Tr	ebtor(s)			
		If this is an amende of the plan that have		the sections		
PAF	RT 1: Notices					
To De	btors: This form sets out options that may be appropr not indicate that the option is appropriate in y Plans that do not comply with local rules and ju	our circumstances or that it is	permissible in ye	n on the form does		
	In the following notice to creditors, you must check to	each box that applies.				
To Cr	editors: Your rights may be affected by this plan. Your cl	laim may be reduced, modified,	or eliminated.			
	You should read this plan carefully and discuss it we have an attorney, you may wish to consult one. The only and shall not affect the meaning or interpretation	e headings contained in this pl	in this bankruptcy an are inserted for	/ case. If you do no r reference purpose:		
If you oppose the plan's treatment of your cl objection to confirmation at least 7 days be ordered by the Bankruptcy Court. The Bankr confirmation is filed. See Bankruptcy Rule 3015. this plan, unless ordered otherwise.		re the date set for the hearing otcy Court may confirm this plan y	on confirmation without further not	i, unless otherwise		
	If a claim is withdrawn by a creditor or amended to account of such claim: (1) The trustee is authorized allocated towards the payment of such creditor's cla such creditor has received monies from the trustee of the related claim to the trustee for distribution to repays his or her creditors in full, funds received in e	I to discontinue any further disbur im shall be disbursed by the truste (Disbursed Payments), the credito to Debtor's remaining creditors.	sements to related te to Debtor's remain or shall return fund 4) If Debtor has n	d claim; (2) The sum aining creditors. (3) I is received in excess proposed a plan tha		
	The following matters may be of particular important plan includes each of the following items. If an item will be ineffective if set out later in the plan.	ce. Debtor(s) must check one box is checked as "Not included" or if	on each line to star both boxes are ch	te whether or not the ecked, the provision		
1.1	A limit on the amount of a secured claim, set out in Section 3.2, partial payment or no payment at all to the secured creditor	which may result in a	Included	■Not included		
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-mo in Section 3.4	ney security interest, set out	□Included	■ Not included		
1.3	Nonstandard provisions, set out in Part 8		■Included	☐Not included		

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PART 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make payments to the trustee as follows:

PMT Amount	Period(s)	Period(s) Totals	Comments
\$ 200	12	\$ 2,400	
\$ 325	48	\$ 15,600	
		\$0	
		\$ 0	
		\$0	
Subtotals	60	\$ 18,000	

			\$0				
			\$0				
	Subtotals	60	\$ 18,000				
	Insert additional l	ines if needed					
	If fewer than 60 creditors specifie		nts are specified, addit	tional monthly payn	nents will be made to the	ne extent necessary	to make the payme
	Regular payments t	o the trustee will	be made from future	income in the foll	owing manner:		
	Check all that apply.						
1	Debtor(s) will mak	e payments pursu	ant to a payroll deduc	tion order.			
1	Debtor(s) will mak	e payments direct	ly to the trustee.				
I	Other (specify me	thod of payment):					
	Income tax refunds:						
		.S.C. § 1325(b)(2). If the Debtor(s) nee		the plan term within 14 a portion of such "Tax		
	Additional payment	s:					
	Check one.						
	None. If "None" is	s checked, the res	t of § 2.4 need not be	completed or repro	duced.		
I	Debtor(s) will make	ce additional payn	nent(s) to the trustee fr	om other sources, a	as specified below. Des	scribe the source, es	stimated amount
	and date of each ar	ticipated paymen	t.				on marca announcy
				·····			
E	RT 3: Treatme	nt of Socur	od Claime				
11.	CI J. ITEAUTIE	in or secur	eu Ciaiiiis				
N	laintenance of paym	ents and cure of	default, if any.				
C	check one.						
_	7						
	None. If "None" is	checked, the rest	of § 3.1 need not be co	ompleted or reprodu	ıced.		
	The debter(e) will	maintain tha access					
- +1	he applicable contrac	maintain the curre	ent contractual installm	nent payments on t	ne secured claims liste se payments will be dis	ed below, with any o	changes required by
b	ov the debtor(s) as s	necified helow A	onionniky with any app	on a listed claim	ie payments will be dis vill be paid in full throu	bursed either by the	e trustee or directly
H	nterest, if any, at the	rate stated, pro-ra	ated unless a specific	amount is provide	d below. Unless other	wise ordered by the	court the amounts
- 11	sted on a proof of clai	m filed before the	filing deadline under	Bankruptcy Rule 3	002(c) control over any	contrary amounts !	isted below as to the
C	current installment par	vment and arrea	rage. In the absence o	of a contrary timely t	iled proof of claim, the	amounts stated hall	ow are controlling H
r	elief from the automa	atic stay is ordere	ed as to any item of co	ollateral listed in thi	s paragraph, then, un	less otherwise orde	red by the court all
p	lan. The final colum	paragraph as to t	hat collateral will ceas	e, and all secured	claims based on that c	ollateral will no long	er be treated by the
۲	nan. me inai colum	minicidaes only pa	yments disbursed by t	ine trustee rather th	an by the debtor(s).		
1	Name of Creditor	Collateral	Current	Amount of	Interest	Monthly	Estimated total
			Installments	arrearage	rate on	Plan PMT	payments by
			Payments	(If any)	arrearage	on arrearage	trustee
			(Including escrow)		(If any)		
-				\$	%	\$	\$
			Distributed by:		Months	Starting on Plan	Month
			Trustee			Glaiting on Flan	MICHELI
			Debtor(s)				

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	Collateral	Current Installments Payments (Including escrow)	Amount of arrearage (If any)	Interest rate on arrearage (If any)	Monthly Plan PMT on arrearage	Estimated total payments by trustee
-		\$	\$	%	\$	\$
		Distributed by: ■Trustee □Debtor(s)		Montl	hs Starting on I	Plan Month
Name of Creditor	Collateral	Current Installments Payments (Including escrow)	Amount of arrearage (If any)	Interest rate on arrearage (If any)	Monthly Plan PMT on arrearage	Estimated total payments by trustee
		\$	\$	%	\$	\$
		Distributed by: ■Trustee □Debtor(s)		Month	ns Starting on I	Plan Month
Insert additional lines	s as needed.					
Request for valuation	on of security na	yment of fully secure	d claims, and mo	dification of under	encured claims Ch	ock one
		t of § 3.2 need not be			secured claims. On	eck one.
		e effective only if the ap			ecked.	
The remainder of the	is paragraph will be quest that the cou btor(s) state that the governmental units e Bankruptcy Rules	e effective only if the ap rt determine the value ne value of the secured to unless otherwise ord s controls over any co	oplicable box in Pare of the secured control claim should be a ered by the court, ntrary amount liste	rt 1 of this plan is chalaims listed below. as set out in the column the value of a secund below. For each	For each non-gove umn headed Amoun ured claim listed in a listed claim, the valu	rnmental secured clain tof secured claim. For a proof of claim filed in see of the secured claim and according to section
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Insert additional lines as needed.

3.2

Months Starting on Plan Month _

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	Secured claims excluded from 11 U.S.C. § 506.										
	Check one.										
	None. If "None" is	■ None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.									
	☐The claims listed below were either:										
		n 910 days before the pet of the debtor(s), or	tion date and secure	d by a purcha	ase money security	interest in a motor vehicle acquired for					
	(2) Incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.										
	trustee or directly by filed before the filing contrary timely filed	y the debtor, as specified g deadline under Bankru proof of claim, the amou y the debtor. If the Truste	below. Unless other ptcy Rule 3002(c) c nts stated below are	wise ordered ontrols over controlling. T	by the court, the cl any contrary amou he final column inc	rments will be disbursed either by the aim amount stated on a proof of claim int listed below. In the absence of a ludes only payments disbursed by the sted below, distribution will be prorated					
	Name of Creditor	Collateral	Amount of Claim	Interest Rate	Monthly plan payment	Estimated total payments by Trustee					
			\$	%	\$	\$					
			Starti Plan I	Months ng on Wonth	Distributed by: Trustee Debtor(s)						
	Name of Creditor	Collateral	Amount of Claim	Interest Rate	Monthly plan payment	Estimated total payments by Trustee					
			\$	%	\$	\$					
				Months	Distributed by:						
			Startin	ng on	■Trustee						
			Plan I	Month	Debtor(s)						
	Insert additional lines a	s needed.									
34 1	Lien Avoidance.										
	Check one.		ad not be completed a								
	The remainder of this pa The judicial liens or n the debtor(s) would have securing a claim listed b amount of the judicial lie amount, if any, of the ju	e been entitled under 11 Lelow will be avoided to the en or security interest that dicial lien or security inter	nly if the applicable bookse money security in J.S.C. § 522(b). Unless e extent that it impairs is avoided will be treest that is not avoided	x in Part 1 of terests secur s otherwise of such exempt eated as an u	this plan is checked. ing the claims lister ordered by the court tions upon entry of t insecured claim in I in full as a secured	d below impair exemptions to which , a judicial lien or security interest he order confirming the plan. The Part 5 to the extent allowed. The claim under the plan, See 11 U.S.C.					
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3.3

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	Extent of exemption impairment		Estimated total normants an
	Extent of exemption impairment		Estimated total payments on secured claim
	(check applicable box)		\$
	Line f is equal to or greater than line a The entire lien is avoided (Do not comple		
	Line f is less than line a. A portion of the lien is avoided. (Complete	e the next column.)	
nsert additional lines as neede	ed.		
Surrender of collateral.			
Check one.			
None. If "None" is checke	ed, the rest of § 3.5 need not be complete	d or reproduced.	
request that upon confirmat	rrender to each creditor listed below the tion of this plan the stay under 11 U.S.C. § nated in all respects. Any allowed unsecu	362(a) be terminated as to the	e collateral only and that the
Name of creditor		Collateral	
Name of creditor	ed.	Collateral	
nsert additional lines as neede	ed. Protection Monthly Payments ("APMP")		
nsert additional lines as neede Pre-Confirmation Adequate I	Protection Monthly Payments ("APMP") USC §1326(a)(1)(C):		
nsert additional lines as neede	Protection Monthly Payments ("APMP") USC §1326(a)(1)(C):		Comments
nsert additional lines as neede Pre-Confirmation Adequate I	Protection Monthly Payments ("APMP") USC §1326(a)(1)(C):		
nsert additional lines as neede Pre-Confirmation Adequate I Payments pursuant to 11 Name of Secured Credite	Protection Monthly Payments ("APMP") USC §1326(a)(1)(C): or \$ Amount of APMP	to be paid by the trustee.	
nsert additional lines as neede Pre-Confirmation Adequate I Payments pursuant to 11 Name of Secured Credite	Protection Monthly Payments ("APMP") USC §1326(a)(1)(C): or \$ Amount of APMP	to be paid by the trustee.	
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3.7	Other Secured Claim	s Modifica	ations.								
	Check one.										
	None. If "None" is a	hecked, th	e rest of § 3.7 need i	not be com	pleted or r	eproduced	1 .				
	below. Any listed cunless a specific a the filing deadlin filed proof of claim,	ne allowed laim will b mount is p le under Ba the amoun	shall be modified claim as expressly e paid in full throug provided below. Unlankruptcy Rule 3002 ts stated below are contily payment amounts.	modified by h disburse ess otherw (c) control ontrolling.	y this sect ments by ise ordere over any c In the abs	ion, at the the truste ed by the contrary and ence of a	annual in ee, with int court, the a nounts liste contrary ti	terest rate erest, if an mounts lised below. In mely filed	and mon ny, at the ted on a n the abse proof of c	thly paym rate state proof of cl ence of a c claim, the	ents described ed, pro-rated laim filed before contrary timely amounts stated
	Name of Creditor	Claim ID#	Claim Amount	Modified Interest Rate	Modified Term (Months)	P&I	Property Taxes (Escrow)	Insurance			Estimated Total PMTs by Trustee
С	ASHMAX		\$ 5,652.00	%		\$	\$	\$	\$	0.00	\$ <u>5,652.</u> 00
			■ To be Pay In Full 100%						Starting Plan Mo		
			¢	%	\$		\$	\$	\$	0.00	\$
		Alexandria di Disease	□ To be Pay In Full 100%				Ψ	Ψ	Starting Plan Mo	on	Ψ
				0/			\$	•	•	0.00	•
		***************************************	⊅ ☐ To be Pay In Full 100%	%	\$		\$	\$	\$ Starting Plan Mo		\$
DAR	RT 4: Treatmer	at of Fe	es and Prior	ity Cla	ime						
4.1	General	IL OIT C	es and i noi	ity Old	11113						
	Trustee's fees and a without postpetition	all allowed interest.	priority claims, inclu	ding dome	stic suppo	ort obligati	ons other	than those	treated i	n § 4.5, v	vill be paid in full
4.2	Trustee's Fees										
	Trustee's fees are go					he plan, n	evertheles	s are estim	ated for d	confirmatio	on purposes to be
4.3 A	ttorney's fees										
C	heck one										
	Flat Fee: Attor LBR 2016-1(f).	ney for De	btor(s) elect to be c	ompensate	d as a fla	t fee their	legal serv	ices, up to	the plan	confirmat	tion, according to
OR	Fee Application	n: The att	orneys' fees amount 14 days from the en	will be dete	ermined b onfirmatio	y the Cour n order.	t, upon the	approval	of a detai	led applica	ation for fees and
	Attorney	r's fees pai	d pre-petition					\$50	0.00		
			's fees to be paid un	der the pla	n are estir	nated to be	e:	\$ 3,50	0.00		
			firmation amended p					\$			

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Name of Priority Creditor IRS \$ 3,104.24 \$ Insert additional lines as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. In None. If 'None' is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This plan provision require payments in § 2.1 be for a term of 60 months; see 11 U.S.C. § 1322(a)(4). Name of Creditor Estimated Amount of claim to be paid \$ \$ \$ Insert additional lines as needed. Post confirmation property insurance coverage Check one. None. If 'None' is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequals protection to the secured creditors listed below by providing property insurance coverage Check one. Name of Creditor Insured Insurance Insurance Coverage Beginning Date Premium to be paid S 2,940.0 Distributed by: Trustee Debtor(s) \$ 2,940.0 Distributed by:	The Trustee shall pay in full all allowed claims entitled to priority under §507, §1322(a)(2), estimated in \$3,104.								
S S S S S S S S S S	Name of Priority Credito	or	Estima	te Amount of claim to be paid					
Insert additional lines as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This plan provision require payments in § 2.1 be for a term of 60 months; see 11 U.S.C. § 1322(a)(4). Name of Creditor Estimated Amount of claim to be paid \$ \$ Insert additional lines as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Name of Creditor Insured Insurance Company Baginning Date Premium to be paid payments by Trust CASHIMAX LINVERRAL HIGHERACE 02/13/2020 \$ 49.00 \$ 2,940.0 Distributed by: Thrustee Debtor(s) \$ Distributed by:	IRS			3,104.24					
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PART 5: Treatment of Nonpriority Unsecured Claims Nonpriority unsecured claims not separately classified. 5.1 Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply. The sum of \$ % of the total amount of these claims, an estimated payment of \$ The funds remaining after disbursements have been made to all other creditors provided for in this plan. If the estate of the Debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one Check one None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced. ☐ The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. Contractual installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s). Name of creditor Current installment Amount of arrearage Estimated total payments to be paid payments by trustee Distributed by: Trustee Debtor(s) Distributed by: Trustee Debtor(s) Insert additional lines as needed. Other separately classified nonpriority unsecured claims. Check one. 5.3 None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced. The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows: (If Trustee is to disburse and no monthly payment amount is listed below, distribution will be prorated according with plan section 7.2.) Name of creditor Base for separate Treatment Amount to be paid Interest Rate Months Starting PMT (Claim No.) classification (to be paid prorated) on the claim (if applicable) on Plan Amount total amount (if applicable) of payments In Full - 100% Less than 100% Paid by co-debtor Other (Explain) ☐ In Full – 100% _____ % _____ \$ ____ \$ ____ Less than 100% Paid by co-debtor

Insert additional lines as needed.

Other (Explain)

PART 6: Executory Contracts and Unexpired Leases

6.1	The executory contract unexpired leases are re		ed below are assume	d and will be treate	ed as specified. All ot	her executory contracts and
	Check one.	.,				
		s checked, the rest of § 6.1 r	need not be completed	or reproduced		
	Mone. II None I	s checked, the rest of § 0.11	reed not be completed	or reproduced.		
	subject to any con-		earage payments will l			ebtor(s), as specified below, lumn includes only payments
	Name of Creditor	Description of leased Property or executory Contract	Current Installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments by Trustee
			\$	\$		\$
			Distributed by			
			Distributed by: Trustee			
			Debtor(s)			
			Debioi(a)			
	V . 1911 - 1911 - 1911 - 1911 - 1911		\$	\$		\$
			Distributed by:			
			Trustee			
			☐Debtor(s)			
<u>PA</u>		of Property of the		Distribution	Order	
	Check the applicable	e box:				
	plan confirmation	n.				
	entry of discharge	e.				
	Other:					
7.2	(Numbers bellow ref	by the Trustee will be in the flects the order of distribution dequate Protection Payment	; same number mean	s prorate distribution	n among claims with s	ame number.)
	 Distribution on Ai Distribution on Se Distribution on Pe Distribution on Se Distribution on Se Distribution on Se Distribution on Se 	ttorney's Fees (Part 4, Sectic ecured Claims (Part 3, Sectic ost Confirmation Property Ins ecured Claims (Part 3, Sectic ecured Claims (Part 3, Sectic ecured Claims (Part 3, Sectic	on 4.3) on 3.1 total) - Current of urance Payments (Parton 3.7) on 3.1 total) - Arrearage on 3.2 total)	t 4, Section 4.6)	ent payments	
	 Distribution on Se Distribution on Ut Distribution on Pr 	ecured Claims (Part 3, Section ecured Claims (Part 3, Section ecured Claims (Part 6, Section ecured Claims (Part 4, Section	on 3.4 total) ction 6.1) n 4.5 total)			
		riority Claims (Part 4, Sectior nsecured Claims (Part 5, Sec				
	6. Distribution on Ur	nsecured Claims (Part 5, Sec	ction 5.3)			
		eneral Unsecured claims (Pa	*			
	Trustee's fees are di	istributed before each of the	distributions above de	scribed pursuant to	28 U.S.C. § 586(e)(2)).

PART 8: Nonstandard Plan Provisions
8.1 Check "None" or list the nonstandard plan provisions.
None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.
Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.
Each paragraph must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.
The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.
1. 8.1 THIS SECTION MODIFIES PART 3, SECTION 3.1 MAINTENANCE OF PAYMENTS AND CURE DEFAULT, IF
ANYTHE HOLDER OF SUCH CLAIM RETAIN THE LIEN SECURING SUCH CLAIM.
2. TAX RETURNS: TAX RETURNS WILL BE DEVOTED EACH YEAR, AS PERIODIC PAYMENTS TO THE PLAN FUNDING UNTIL PLAN COMPLETION. THE TENDER OF SUCH PAYMENT SHALL DEEM THE PLAN MODIFIED BY SUCH AMOUNT, INCREASING THE CASE THEREBY WITHOUT THE NEED OF FUTURE NOTICE HEARING OR COURT ORDER. IFNEED BE FOR THE USE OF DEBTORS OF A PORTION SUCH REFUND SHALL SEEK COURT'S AUTHORIZATION PRIOR TO ANY USE.
3. TREATMENT TO COOP. A/C AGUADA:
a. THE DEBTOR WILL SUBMIT APPLICATION TO PAY SECURED CREDITOR COOP. A/C AGUADA THROUGH LOSS MITIGATION PROCESS.
b. THE DEBTOR WILL COMPLY WITH ANY AGREEMENT REACHED WITH THIS CREDITOR IF THE COURT APPROVES SUCH STIPULATION.
c. THE CREDITOR SHALL RETIAN IT'S LIEN ON COLLATERAL.
d. COOP. A/C AGUADA SECURED CLAIM WILL RECEIVE NO DISTRIBUTION FROM CHAPTER 13 TRUSTEE, UNLESS THEY FILE A GENERAL UNSECURED CLAIM RESULTING FROM THE DEFICIENCY OF ANY FORECLOSED PROPERTY.
4. TREATMENT TO WESTLAKE SECURED CLAIM: STAY LIFTED FOR 2018 KIA RIO, THE TRUSTTE WILL MAKE NO DISTRIBUTIONS TO THIS CREDITOR. PAKI 9: Signature(s)
/S/ GLORIA JUSTINIANO IRIZARRY Signature of attorney of debtor(s) Date 03/05/2020
Signature of attorney of deptor(s)
Date
Date

Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form G (LBF-G), other than any nonstandard provisions included in Part 8.

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/S/ GLORIA JUSTINIANO IRIZARRY CALLE A. RAMIREZ SILVA #8 ENSANCHE MARTINEZ MAYAGUEZ, PR 00680

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COOP. A/C AGUADA PO BOX 543 AGUADA, PR 00602-0543

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BANCO SANTANDER OF PUERTO RICCORIM

DEPART. OF MOTOR VEHICLES

ACCEPTANCE NOW 501 HEADQUATRS DR. PLANO, TX 75024

CALIDAD DE AUTO SALES PO BOX

ESTACION MINILLAS PO BOX 41243 SAN JUAN, PR 00940-1243

DEPARTMENT OF LABOR PRUDENCIO RIVERA MARTINEZ BLD PO BOX 366818 SAN JUAN, PR 00918

POPULAR AUTO

SAN JUAN, PR 00936-6818

DEPARTMENT OF TREASURY PO BOX 9024140 OFF. 424.B BANKRUPTCY SECTION SAN JUAN, PR 00902-4140

RELIABLE FINANCIAL SERVICES PO BOX 21382 SAN JUAN, PR 00928-1382

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